



Non-Standard

Home Owners Insurance

Policy Wording

NILEFERN LIMITED (TRADING AS NELSON POLICIES AT LLOYD'S)

2nd Floor

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Kent

ME15 6LP

Contents in Page Order

Introduction	3
Important Information – Information you have given us	4
Important Information – Policyholder Notices	5
Claims	6
Complaints & Concerns	7-8
Definitions	9-11
General Exclusions applicable to the whole of this insurance	12 – 14
General Conditions applying to the whole Policy	15
Section A – Buildings	16 – 20
Section A – Accidental Damage to the Buildings	21
Conditions that apply to Section A – Buildings Only	22
Section B – Contents	23 – 28
Section B – Accidental Damage to the Contents	29
Conditions that apply to section B – Contents	30
Section C - Valuables and Personal Possessions	31
Conditions that apply to Section C (Valuables and Personal Possessions) Only	32
Section D Legal Liability to the Public	33 – 36
Section E - Pedal cycle cover -	37
Section F - Money and Credit Card Cover	38
Company Details	39

Introduction

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this insurance, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

Wherever the following words appear in bold in this policy they will have the meanings shown in the Definitions on page 8

This document, the **schedule** and any endorsement(s) attached form **your** policy.

This document sets out the conditions of the policy between **you** and **us**. It should be kept in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that:

- **you** check that the sections **you** have requested are included in the **schedule**;
- **you** check that the information **you** have given **us** is accurate – see the “Information You have given Us” section;
- **you** notify **your** broker as soon as practicable of any inaccuracies in the information you have given **us**;
- **you** comply with **your** duties under each section and under the insurance as a whole.

Important Information – Information You have given Us

In deciding to accept this policy and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this policy as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided us with false or misleading information it could adversely affect your policy and any claim. For example, **we** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium we would have charged **you**; or
- cancel **your** policy in accordance with the Right to cancel condition below.

We or **your** insurance **broker** will write to **you** if **we**:

- intend to treat **your** policy as if it never existed; or
- need to amend the terms of **your** policy.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **your broker** as soon as practicable.

Notifying us of any changes or inaccuracies

You must notify **your broker**:

- without delay if **you** become aware that information **you** have given **us** is inaccurate;
- within fourteen (14) days of **you** becoming aware about any changes in the information you have provided to **us** which happens before or during the **period of insurance**.

When **we** are notified that information **you** previously provided is inaccurate, or of any changes to that information, **we** will tell **you** if this affects your insurance. For example, **we** may amend the terms of your insurance or cancel your insurance in accordance with the Cancellation clause below.

If **you** fail to notify **us** that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.

Important Information – “Policyholder Notices”

Cancellation

You can also cancel this policy at any time by writing to **your broker**.

We can cancel this policy by giving **you** thirty (30) days' notice in writing.

We will only do this for a valid reason (examples of valid reasons are as follows):

- Non-payment of premium;
- A change in risk occurring which means that we can no longer provide you with insurance cover;
- Non-cooperation or failure to supply any information or documentation we request;
- Threatening or abusive behaviour or the use of threatening or abusive language.

Refund of Premium

You have a statutory right to cancel this policy by writing to your broker within fourteen (14) days of either:

- the date you receive this policy; or
- the start of the period of insurance

whichever is the later.

If this insurance is cancelled then, provided **you** have not made a claim, **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium.

If **you** cancel this insurance outside of the statutory right period, there may be an additional charge, as stated in the **schedule**, to cover the administrative cost of providing the insurance.

If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

If **you** do not exercise your right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

Claims

In the event of a claim or possible claim under this insurance, **You** must notify our claims department –
Cunningham Lindsey, Oakleigh House, 14-16 Park Place, Cardiff, CF10 3DU

Telephone: 0345 604 7867

Email: Nelsonpropertyclaims@cl-uk.com of all incidents that may give rise to a claim.

This must be no later than 30 days from the date of the incident. If the incident is as a direct result of loss, theft or any malicious act, then the incident must be reported to the police by you within 24 hours of the incident to obtain crim reference number.

Defence of claims

We may take full responsibility for conducting, defending or settling any claim in **your** name and any action **we** consider necessary to enforce **your** rights or **our** rights under this **insurance**.

Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance contract is also covered wholly or in part under any other insurance contract except in respect of any **excess** beyond the amount which would have been covered under such other insurance contract had this insurance contract not been effected.

Fraudulent claims

If **you**, or anyone acting for **you**, makes a claim which is fraudulent and/or intentionally exaggerated and/or supported by a fraudulent statement or other device, **we** will not pay any part of **your** claim or any other claim **you** have made or may make under this policy.

In addition, **we** will have the right to:

- (a) treat this policy as if it never existed, or at **our** option terminate this policy, without returning any premium that **you** have paid;
- (b) recover from **you** any amounts that **we** have paid in respect of any claim, whether such claim was made before or after the fraudulent claim; and
- (c) refuse any other benefit under this policy.

Underinsurance in the event of a claim under Section A (Buildings) and Section B (Contents)

It is **your** responsibility to ensure that the **buildings** and **contents** sums insured are sufficient to cover the full cost of rebuilding the **buildings** and replacing the **contents**. If the cost of rebuilding the **buildings** in the same form, size, style and condition as new is more than the sum insured shown on your **schedule**, **we** will (a) not pay the difference, and (b) will pay only a portion of the amount claimed, this portion being determined by the underinsurance. For example, if the sum insured is equal to 75% of the amount needed to rebuild the **buildings**, **we** will only pay 75% of any claim relating to the **buildings**.

If the sum insured for **contents** is less than the full replacement cost of the **contents**, **we** will (a) not pay the difference, and (b) will pay only a portion of the amount claimed, this portion being determined by the underinsurance. For example, if the amount of **your** contents cover is equal to 75% of the amount needed to replace all the **contents**, **we** will pay only 75% of the value of any claim relating to **contents**.

The above calculation in respect of underinsurance, will not apply where a **Flood** Loss Limit has been applied to **your Buildings** as set out in **your schedule**.

Complaints and concerns

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should, in the first instance, contact **Your Broker**.

In the event that **You** remain dissatisfied and wish to make a complaint **You** can do so at any time by referring the matter to:

Claims Complaint:

Cunningham Lindsay,
60 Fenchurch Street,
London,
EC3M 4AD.

Telephone: 0345 604 7867 – Email address: nelsonspropertyclaims@cl-uk.com

Any other complaints:

Nelson Policies at Lloyd's,

2nd Floor, Knightrider Chambers,
12 Knightrider Street,
Maidstone,
Kent,
ME15 6LP.

Telephone: 01622 681 243 – Email address: commercial@nelsonpolicies.co.uk

In the event that **You** remain dissatisfied and still wish to make a complaint, it may be possible in certain circumstances for **You** to refer the matter to the Complaints team at **Lloyd's**.

Their contact details are:

Complaints,

Lloyd's,

One Lime Street,
London,
EC3M 7HA.

Telephone Number: 020 7327 5693

Fax Number: 020 7327 5225

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of **Lloyd's** complaints procedures are set out in a leaflet "Your Complaint – How Can We Help" available at www.lloyds.com/complaints and are also available from the above address.

If **You** remain dissatisfied after **Lloyd's** has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service (FOS).

Their contact details are:

The Financial Ombudsman Service,

Exchange Tower,

London,

E14 9SR.

Telephone Number:

0800 023 4567 (Calls to this number are free from 'fixed lines in the UK) OR

0300 1239 123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the **United Kingdom**)

Email: Complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the **United Kingdom** for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk

Making a complaint does not affect **Your** right to take legal action.

Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this policy. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

Data Protection

You should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

Rights of Third Parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Law and Jurisdiction

Unless specifically agreed to the contrary this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

Sanctions Endorsement LMA5213 (12 March 2014)

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

DEFINITIONS

Accidental Damage	An event occurring at the premises , the occurrence of which was sudden and unforeseen, and which can be shown to have commenced during the period of insurance , and which results in physical damage to property or bodily injury .
Bodily Injury	Physical injury including accidental death, disease or illness.
Buildings	<ul style="list-style-type: none">• the home and its decorations• fixtures and fittings including permanently fitted flooring attached to the home• domestic outbuildings and private garages• permanently installed swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates, fences and fixed fuel tanks <p>you own or for which you are legally liable within the premises named in the schedule.</p>
Computer virus	A set of corrupting, harmful or otherwise unauthorised instructions or code including set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network or whatsoever nature. Computer virus includes but is not limited to “trojan horses”, “worms” and “time or logic bombs”.
Contents	Household goods and personal possessions , within the home , which are your property or which you are legally liable for. Contents includes: <ul style="list-style-type: none">• fixtures and fittings including carpets• radio and television aerials, satellite dishes, their fittings and masts which are attached to the home• property in the open but within the premises up to GBP 200 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home)• money up to GBP 200 in total• credit cards up to GBP 200 in total• deeds and registered bonds and other personal documents up to GBP 500 in total• stamps or coins forming part of a collection up to GBP 500 in total• gold, silver, gold and silver plated articles, jewellery or other precious metals, furs, pictures, object d’art or fine art, stamp, coin and metal collections up to GBP 5,000 or 10% of the contents sum insured whichever is less, within the private dwelling.• domestic oil or liquefied gas in fixed fuel tanks up to GBP 1,000

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **buildings**
- any property held or used for business purposes (other than clerical office equipment up to GBP 5,000)

Credit cards	Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards.
Domestic Staff	A person employed to carry out domestic duties associated with Your Home and not employed by You in any capacity in connection with any trade profession or employment.
Electronic Data	Facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
Endorsement	A change in terms and conditions of this insurance agreed by you and us
Excess	The amount payable by you as shown in the schedule in the event of each claim
Flood	Inundation from the sea or resulting from the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal or dam.
Flood Loss Limit	In the event of Damage by Flood the Insurers Maximum Liability shall not exceed the limit as stated in your schedule of insurance, for any one period of insurance.
Furnished	A property furnished enough to be normally lived in and which must have sufficient furniture and furnishings for normal living purposes. The minimum should include but is not limited to carpets, curtains, beds, tables, chairs, wardrobes, cooking and washing facilities.
Heave	Upward movement of the ground beneath the buildings as a result of the soil expanding.
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Landslip	Downward movement of sloping ground.
Money	<ul style="list-style-type: none">• current legal tender, cheques, postal and money orders.• postage stamps not forming part of a stamp collection• savings stamps and saving certificates, travellers' cheques• premium bonds, luncheon vouchers and gift tokens all held for private or domestic purposes
Occupant	A person or persons authorised by you to stay in the home overnight.

Period of Insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Personal Possessions	<p>Clothing, baggage, sports, camera and music equipment and other similar items normally carried about the person and all of which belong to you.</p> <p>Personal Possessions does NOT include;</p> <ul style="list-style-type: none"> • money and credit cards • pedal cycles • mobile phones
Premises	The address which is named in the schedule .
Sanitary Ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Schedule	The schedule forms part of this insurance and contains details of you , the premises , the sums insured, the excess , the period of insurance and the sections of this insurance which apply
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within ten years of construction.
Standard Construction	Built of brick, stone or concrete including timber framed and roofed with either slates, tiles, asphalt, metal or concrete.
Subsidence	Downward movement of the ground beneath the buildings other than by settlement.
United Kingdom	England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands.
Unoccupied	The property is unoccupied when it has not been lived in for more than 30 consecutive days or is not furnished enough to be normally lived in.
Valuables	<ul style="list-style-type: none"> • jewellery • furs • gold, silver, gold or silver plated articles and precious metals • pictures, fine art and object d'art
We / us / our	The Underwriters at Lloyd's who have a share in this insurance.
You / your / insured	The person or persons named in the schedule and all members of their family who permanently live in the home in the normal course of events &/or during school or further education vacations /holidays.
Your broker	The insurance broker or intermediary who arranged this insurance on Your behalf

Important Information – Important Conditions

There are specific conditions detailed in **your Schedule** which **you** must comply with. If **you** breach any of these conditions then this may affect some or all of **your** claim(s), it may reduce the amount payable by **us** under the policy, or **we** may treat this insurance as though it never existed.

GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

Nuclear reaction, nuclear radiation or radioactive contamination

We will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever;
2. Any legal liability of whatsoever nature, or death or injury to any person caused by or contributed to by or arising from nuclear reaction, nuclear radiation or radioactive contamination.

War

We will not pay for loss or damage occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Terrorism Exclusion

We will not pay for loss or destruction of or damage to any property, or any other loss or expense, or any legal liability of any nature caused by, or contributed to, or arising from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this insurance an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

We will not pay for loss, damage, cost or expense of whatsoever nature caused by, resulting from or arising from or in connection with any action taken by third parties in controlling, preventing, or suppressing any act of terrorism.

Pressure Waves

We will not pay for any loss, destruction or damage occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

Contamination & Pollution

This policy does not cover any loss or damage due to pollution or contamination regardless of where or when it occurs and regardless of whether such loss or damage was caused by any peril hereby insured against.

Electronic Data

We will not pay for:

1. loss or damage to any property whatsoever, or any loss or expenses whatsoever;
- or
2. any legal liability of whatsoever nature
caused by or contributed to by or arising from;
- computer viruses, erasure or corruption of electronic data; or

- the failure of any equipment to correctly recognise the time or date or change of time or date;

For the purposes of this exclusion “computer virus” means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

Biological and Chemical Contamination

We will not pay for:

1. loss or damage to any property whatsoever, or any loss or expenses whatsoever;
2. any legal liability of whatsoever nature;
3. death or injury to any person;

caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

- terrorism; and/or
- steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Micro-organism Exclusion

We will not pay for any loss, damage, claim cost, expenses or other sum directly or indirectly arising out of or relating to:

Mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual threat to human health.

This exclusion applies regardless whether there is:

- Any physical loss or damage to insured property;
- Any insured peril or cause, whether or not contributing concurrently or in any sequence;
- Any one loss, occupancy or functionality; or
- Any action required, including but not limited to repair, replacement, removal, clean up, abatement, disposal, relocation or steps taken to address medical or legal concerns

Contractors Exclusion

We will not pay for loss or destruction of or damage to any property, or any other loss or expense, or any legal liability of any nature caused by, or contributed to, or arising from or in connection with the activities of contractors working on the premises. For the purpose of this exclusion a contractor is defined as any person, company or organisation working at or about the **premises**, including **you** where **you** are working in the capacity of a tradesman.

Other Insurance Clause

We will not pay any claim for any loss, damage or liability covered under this insurance which is also covered wholly or in part under any other insurance except in respect of any amount beyond that which would have been covered under other such insurance had this insurance not been affected.

Existing and Deliberate Damage

We will not pay for loss or damage

- occurring before cover starts or arising from an event before cover starts
- caused deliberately by **you** or any member of **your home**
- following as an effect, result or outcome of an existing or deliberate damage.

Diminution in Value

We will not pay for any reduction in value of the property insured following repair or replacement paid for under this insurance.

Wear and Tear Exclusion

We will not pay for any loss or damage caused by wear and tear or any other gradual operating cause.

Faulty Workmanship Exclusion

We will not pay for any loss or damage arising from faulty design, specification, workmanship or materials.

Domestic Pets, Insects or Vermin Exclusion

We will not pay for any loss or damage caused by domestic pets, insects or vermin.

General Conditions applying to the whole policy

Your Duties

1. **You** must take all reasonable steps to prevent loss, damage or injury and keep the **buildings** in a good state of repair.
2. **You** must tell **us** immediately if **you**;
 - stop using the **home** as **your** permanent private residence
 - regularly leave the **home** unattended by day or night other than for **your** normal job of work.
 - leave the **home** without an **occupant** for more than 30 consecutive days

When **we** receive this notice **we** have the option to change the conditions of this insurance.

3. **You** must tell **us** before **you** start any conversions, extensions or other structural works to the **buildings**. When **we** receive this notice **we** have the option to change the terms and conditions of this insurance.
4. If **you** leave the **home** without an **occupant** for more than 30 consecutive days **you** must tell **us** upon departure, **we**

will not pay:

- a) the first GBP 250 of each and every claim
- b) for loss or damage caused by theft or attempted theft or malicious acts to
 - **money** and **credit cards**
 - **valuables**
 - televisions, satellite decoders
 - audio and video equipment
 - radios
 - **home** computers, dvd players
- c) For loss or damage caused by escape of water irrespective of the initial or proximate cause unless the water has been turned off at the point of supply to the **buildings**.

You or **your** appointed representative must visit the **premises** for inspection purposes at least once every seven (7 days), and a record of all inspections shall be kept and any defects found following the inspections must be remedied immediately.

Failure to comply with any of the general conditions listed above will prejudice you in the event of a claim, which may result in your claim not being paid and your policy becoming void.

Section A - Buildings

This insurance covers the **buildings** for the loss or damage directly caused by

What is covered	What is not covered
1. Fire, lightning, explosion or earthquake	a) the excess as shown in the Schedule .
2. Aircraft and other flying devices or items from them	a) the excess shown in the Schedule
3. Storm, flood or weight of snow	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming, hot tubs, tennis courts, drives, paths, patios and terraces, gates and fences unless there is damage caused to the main dwelling as well.</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>d) for loss or damage to buildings caused by frost</p>
4. Escape of water and frost damage to fixed water tanks, apparatus or pipes and fittings	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>d) for loss or damage to the buildings caused by wet or dry rot</p> <p>e) for loss or damage to the buildings caused by the failure or lack of grout and /or sealant</p>
5. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

<p>6. Theft or attempted theft</p>	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a forcible and violent entry or exit</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>d) for loss or damage caused by persons lawfully on the premises</p>
<p>7. Collision by any vehicle or animal</p>	<p>a) the excess shown in the Schedule</p> <p>b) for loss and damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
<p>8. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p>	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage unless caused by forcible and violent entry to or exit from the home, or by deception</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>d) for loss or damage caused by persons lawfully on the premises</p>
<p>9. Subsidence or heave of the site upon which the buildings stand or landslip</p>	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage to domestic fixed fuel-oil, swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, gates and fences unless the private dwelling is also affected at the same time by the same event</p> <p>c) For loss or damage which compensation has been provided for or would have but for the existence of this insurance under any contract or a guarantee or by law</p> <p>d) for loss or damage caused by coastal or river erosion</p> <p>e) for loss or damage while the buildings are undergoing any structural repairs, alternations or extension</p> <p>f) for loss or damage caused by any new structures bedding down, settling, expanding or shrinking</p> <p>g) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

	h) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
11. Falling trees, telegraph poles or lamp-post	<p>a) the excess shown in the Schedule</p> <p>b) for loss and damage caused by trees being cut down or cut back within the premises</p> <p>c) for loss and damage to gates and fences unless the main residents is damaged during the same event.</p> <p>d) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

Section A – Buildings Continued

This Section of the insurance also covers

What is covered	What is not covered
<p>A) The cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames and locks) • solar panels and ancillary equipment and fittings • sanitary ware • ceramic hobs <p>all forming part of the buildings</p>	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage caused by chipping, denting or scratching</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
<p>B) The cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes, joint and fittings • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes and tanks 	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage to any part of the cables or service pipes within the buildings</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

<ul style="list-style-type: none"> • underground cables <p>which you are legally liable for</p>	
<p>C)</p> <p>(i) loss of rent due to you which you are unable to recover for a reasonable period necessary to repair the buildings following loss and damage which is covered under section A</p> <p>(ii) Additional cost of alternative accommodation, substantially the same as your existing accommodation, which you have to pay while the buildings cannot be lived in following loss or damage which is covered under Section A</p>	<p>a) the excess shown in the schedule</p> <p>b) any amount over 10% of the sum insured for the buildings damaged or destroyed</p> <p>c) for loss or rent after the premises is fit to be let out</p> <p>d) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>e) for loss of rent or any other expenses you must pay to the letting agent</p> <p>f) for loss of rent for more than twenty four months</p> <p>g) any amount here under if a claim has been made for the same event under section A, C) ii) alternative accommodation</p> <p>h) for loss of rent arising from the tenants leaving the premises without giving you notice</p> <p>i) for loss of rent arising from any part of the home that is used for anything other than domestic accommodation</p>
<p>D) Expenses you have to pay and which we have agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under Section A</p>	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on you before the loss or damage occurred</p> <p>c) any amount over 15% of the sum insured for the buildings damage or destroyed</p>
<p>E) Increased domestic metered water charges You have to pay following an escape of water which gives rise to an admitted claim under number 4 of section A</p>	<p>a) more than GBP1,000 in any period of insurance. If you claim for such loss under sections one and two, we will not pay more than GBP1,000 in total</p> <p>b) for loss or damage while the building are unoccupied or not furnished enough to be normally lived in</p>
<p>F) Anyone buying the property who will have the benefit of Section A until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>a) the excess shown in the Schedule</p> <p>b) if the buildings are insured under any other insurance</p>

<p>G) Expenses you have to pay and which we have agreed in writing for the cost of removal, repairing, replacing or reinstating any part of the building, which is necessary to establish the source of a water leak from any fixed water appliance, pipe or tank, which has given rise to a claim under section A</p>	<p>a) more than GBP 2,500 in any period of insurance</p>
<p>H) Loss or damage to the buildings caused by forced entry by emergency services attending your premises, to deal with a medical emergency or to prevent damage to the home</p>	<p>a) the excess shown in the Schedule b) more than GBP 1,000 in any period of insurance</p>

Section A – Accidental Damage to the Buildings (Continued)

The following applies only if the **Schedule** shows that **Accidental Damage** to the **buildings** is included

What is covered	What is not covered
<p>Accidental Damage to the buildings</p>	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for damage or any proportion of damage which we specifically exclude elsewhere under Section A c) for the buildings moving, settling, shrinking, collapsing or cracking d) for damage while the home is being altered, repaired, externally professionally cleaned, maintained or extended e) for damage to outbuildings and garages which are not of standard construction f) for damage while the home is lent, let or sublet g) for the cost of general maintenance h) for damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause i) for damage from mechanical or electrical faults or breakdown j) for damage caused by dryness, dampness, extremes of temperature or exposure to light k) for damage to swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences and fuel tanks, piers, jetties, bridges and culverts l) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination m) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in

Conditions that apply to Section A - Buildings only

Settling claims

How we deal with your claim

1. If **you** claim for loss or damage is covered under section A (**buildings**), **we** will pay the full cost of repair as long as:
 - the **buildings** were in good state of repair immediately prior to the loss or damage and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and the damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in good state of repair.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

1. **We** will not reduce the sum insured under section A (**buildings**) after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
2. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

Index Linking

The sums insured in section A (**buildings**) will be indexed each month in line with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sum insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay more than 100% of the sum insured for each **premises** shown in the **schedule**, including any payments for loss of rent, alternative accommodation and expenses **you** have to pay and which **we** have agreed in writing for architects, surveyors, consulting engineers and legal fees.

Section B - Contents

This insurance covers the **contents** for loss or damage directly caused by

What is covered	What is not covered
1 Fire, lightning, explosion or earthquake	a) the excess shown in the Schedule
2 Aircraft and other flying devices or items from them	a) the excess shown in the Schedule
3 Storm, flood or weight of snow	<p>a) the excess shown in the Schedule</p> <p>b) for property in the open other than garden ornaments and statues</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>d) for loss or damage to contents caused by frost</p>
4. Escape of water from and frost damage to fixed water tanks, apparatus or pipes and fittings	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>c) for loss or damage to the property caused by wet or dry rot</p> <p>d) for loss or damage to the contents caused by the failure or lack of grout and /or sealant</p>
5. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
6. Theft or attempted theft	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a forcible and violent entry or exit.</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>d) any amount over GBP 2,500 or 5% of the sum insured for contents whichever is greater, within secure domestic outbuildings and garages</p> <p>e) for loss or damage caused by any person lawfully on the premises</p>

7. Collision by any vehicle or animal	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
8. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>c) for loss or damage unless caused by forcible and violent entry to or exit from the home or by deception</p> <p>d) for loss or damage caused by persons lawfully on the premises</p>
9. Subsidence or heave of the site upon which the buildings stand or landslip	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law</p> <p>c) for loss or damage caused by coastal or river erosion</p> <p>d) for loss or damage while the buildings are undergoing any structural repairs, alterations or extensions</p> <p>e) for loss or damage caused by any new structures bedding down, settling expanding or shrinking</p> <p>f) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>g) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event.</p>
10. Falling trees, telegraph poles or lamp-posts	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage caused by trees being cut down or cut back within the premises</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

Section B - Contents (Continued)

This section of the insurance also covers

What is covered	We will not cover you or pay
<p>A) Accidental damage to</p> <ul style="list-style-type: none"> • Televisions, satellite decoders • audio and visual equipment • radios • home computers and communication equipment <p>all situated within the home</p>	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for damage or deterioration caused in the process of non- domestic cleaning, repair, renovation or dismantle c) for loss or damage to tapes, records, cassettes, discs, computer software or computer data d) for mechanical or electrical faults or breakdown e) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in f) for loss or damage while the home is lent, let or sublet
<p>B) Accidental damage to</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware forming part of the building <p>which you are legally liable for as tenant and do not have other insurance for</p> <ul style="list-style-type: none"> • mirrors • glass tops and fixed glass in furniture • ceramic hobs 	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) the cost of repairing, removing or replacing frames c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in d) for loss or damage while the home is lent, let or sublet
<p>C) The contents, if these are not already insured, whilst they are temporarily out of the home against loss and damage directly caused by:</p> <p>(i) any of the events insured numbers 1-10 in section B while the contents are :</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any building where you are living or working • in any building for valuation, non-domestic cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being</p>	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for contents outside the United Kingdom c) for money or credit cards d) any amount over 10% of the sum under section B for contents e) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in

<p>moved to or from any bank, safe deposit or furniture store</p>	
<p>D) Up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage which is covered under section B</p>	<p>a) any amount over 10% of the sum insured under section B for the contents of the buildings damaged or destroyed</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>c) any amount hereunder if a claim has been made for the same event under section B, E) alternative accommodation</p>
<p>E) The increased costs of using alternative accommodation substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered under section B</p>	<p>a) any amount over 10% of the sum insured under section B for the contents of the building damage or destroyed</p> <p>b) for loss or damage while the building are unoccupied or not furnished enough to be normally lived in</p> <p>c) any amount hereunder if a claim has been made for the same event under section B, D) loss of rent</p>
<p>F) Your legal responsibility as a tenant for loss or damage to the buildings which is covered under section B</p>	<p>a) the excess shown in the Schedule</p> <p>b) any amount over 10% sum insured under section B for the contents of the buildings damage or destroyed c) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord fixtures or fittings</p> <p>c) for loss or damage arising from subsidence heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
<p>G) The cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewer, drains and septic tanks 	<p>a) the excess shown in the schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

<ul style="list-style-type: none"> underground gas pipes and tanks <p>underground cables which you are legally liable for</p>	
<p>H) Fatal injury to you, happening as a direct result of an accident, assault or fire in your home provided that death ensues within twelve months of such injury, for the following amount:</p> <ul style="list-style-type: none"> GBP 10,000 for each insured person over the age of majority within the United Kingdom GBP 5,000 for each insured person under the age of majority within the United Kingdom at the time of the incident 	<p>a) the excess shown in the Schedule</p>
<p>I) Costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys</p>	<p>a) any amount over GBP 500 in total in any period of insurance</p>
<p>J) Increased domestic metered water charges you have to pay following escape of water which gives rise to an admitted claim under number 4 of section B</p>	<p>a) more than GBP 1,000 in any period of insurance, if you claim for such loss under sections A and B, we will not pay more than GBP 1,000 in total</p>
<p>K) Loss or damage to contents whilst being moved to your new permanent home in the United Kingdom by professional removers.</p>	<p>a) the excess shown in the schedule</p> <p>b) damage to china, glass and similar brittle items, unless they have been packed by a professional packers</p> <p>c) loss or damage that is not reported with 7 days of your contents being delivered to your new home</p>
<p>L) Loss or damage to visitors personal possessions by any event insured under numbers 1-10 in section B whilst contained within your home</p>	<p>a) any amount over GBP 1,000 in total</p>
<p>M) An additional amount 10% or GBP 2,500 of the sum insured for contents whichever is the greater during :</p> <ul style="list-style-type: none"> the months of December and January a period of 60 days either side of the day of your wedding <p>to provide additional cover within the home in respect of presents, gifts, new purchases or acquisitions</p>	<p>a) the excess shown in the schedule</p>

<p>N) The cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes</p>	<ul style="list-style-type: none">a) the excess shown in the scheduleb) for loss or damage caused by any electricity or gas company cutting off or restricting your supplyc) for loss or damage due to the failure of your electricity or gas supply caused by strike or any other industrial actiond) more than GBP 200 in any period of insurance
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Section B - Accidental damage to the Contents (continued)

The following applies only if the **schedule** shows that **Accidental Damage** to the **Contents** is included.

What is covered	What is not covered
<p>Accidental Damage to the Contents</p>	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for damage or any proportion of damage which we specifically exclude elsewhere under Section B c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked on d) for damage caused by chewing, tearing scratching or fouling by animals e) any amount over GBP 5,000 in total for porcelain, china, glass and other brittle articles f) for money, credit cards, documents or stamps g) for damage to contact, corneal or micro corneal lenses h) for damage while the home is lent, let or sub-let i) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause j) for damage arising out of faulty design, specification, workmanship or materials k) for damage from mechanical or electrical faults or breakdown l) for damage caused by dryness, dampness, extremes of temperature or exposure to light m) for any damage caused by or contributed to by or arising from any kind of pollution and/ or contamination n) for damage to contents within garages and outbuildings o) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in

Conditions that apply to Section B (Contents) only

Settling claims

How we deal with your claim

1. If **you** claim for loss or damage to the **contents** **we** will at **our** option repair, replace or pay for any article covered under section B (**contents**). For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:
 - the new article is as close as possible to but not an improvement on the original article when it was new; and
 - **you** have paid or **we** have authorised the cost of replacementThe above basis of settlement will not apply to;
 - clothes, pedal cycles and mobile phones where **we** will take off an amount for wear and tear and depreciation
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set, suite or part of common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

1. **We** will not reduce the sum insured under section B (**contents**) after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
2. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of repairing or replacing the **contents**, **we** will only pay one half of the cost of repair or replacement.

Index Linking

The sums insured in section B (**contents**) will be indexed each month in line with The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sum insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

Section C - Valuables and Personal Possessions

This Insurance covers

What is covered	What is not covered
<p>Valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within United Kingdom, Europe and up to 60 days Worldwide</p>	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for damage caused by moth, vermin, wear and tear or any gradually operating cause c) for damage from electrical or mechanical faults or breakdown d) any amount over GBP 1,500 for any one item unless stated otherwise in the schedule or the specification(s) attached to the schedule e) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon f) for damage to guns caused by rusting or bursting of barrels g) for breakage of any sports equipment whilst in use h) for any loss or damage to contact, corneal or micro corneal lenses i) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision j) for mobile telephones and computers equipment unless otherwise stated in the specification(s) attached in the schedule k) any amount over GBP 500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant l) any amount over GBP 2,000 in total in respect of theft or disappearance of valuables and personal possessions from hotel or motel rooms during your absence from such rooms.

Conditions that apply to Section C (Valuables and Personal Possessions) Only

Settling claims

How we deal with your claim

1. **We** will at **our** option repair, replace or pay for any article lost or damaged
2. If any insured item which is part of a pair or set and has an insured value of GBP 1,000 or over:
 - **We** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
 - **We** will not pay more than the proportion that the lost or damaged item bears to the insured value of such pair or set.

Your sum insured

1. If the total value of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim.

For example if **your** sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement.

However, if **personal possessions** are lost or damaged away from the **home** **we** will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.

Index Linking

The sums insured in section C (**valuables and personal possessions**) will be indexed linked each month in line with The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sum insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**

Section D - Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under section A of the **contents** are insured under section B of this insurance

Part A
<p>Part A of this section applies in the following way:</p> <ul style="list-style-type: none"> • if the buildings only are insured, your legal liability as owner only but not as occupier is covered under Part A (i) below. • if the contents only are insured, your legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below. • if the buildings and contents are insured, your legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

What is covered	What is not covered
<p>We will pay you:</p> <p>(i) as owner or occupier for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property caused by an accident happening at the premises during the period of insurance <p>OR</p> <p>(ii) as a private individual for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property caused by an accident happening anywhere in the world during the period of insurance 	<p>a) We will not pay for any liability: (a) for bodily injury to –</p> <ul style="list-style-type: none"> • you • any other permanent member of your home • any person who at the time of sustaining such injury is engage in your service <p>b) for bodily injury arising from any communicable disease or condition</p> <p>c) arising out of any criminal or violent act to another person</p> <p>d) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • you • any other permanent member of the home • any person engaged in your service <p>e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance</p> <p>f) which you have assumed under contract and which would not otherwise have attached</p>

	<p>g) arising out of your ownership, possession or use of:</p> <p>(i) any motorised or horse-drawn vehicle other than:</p> <ul style="list-style-type: none"> • domestic gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere <p>(ii) any power – operated lift</p> <p>(iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</p> <p>(iv) any animal other than cats, dogs or horses which are not designated as dangerous under the Dangerous Dogs Act 1991</p> <p>h) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and • reported to us not later than 30 days from the end of the period of insurance <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>i) arising out of ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>j) if you are entitled to payment under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted</p>
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Part B

What is covered	What is not covered
<p>We will pay for sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none"> • Part A(ii) of this section would have indemnified you had the award been made against you rather than to you • there is no appeal pending • you agree to allow us to enforce any right which we shall become entitled to upon making payment 	

Part C

What is covered	What is not covered
<p>We will pay you for any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you</p>	<p>We will not pay you</p> <ul style="list-style-type: none"> • for any liability if you are entitled to payment under any other insurance • for the cost of repairing any fault or alleged fault

Part D

Accidents to Domestic Staff

This section applies only if the **contents** are insured under section B

What is covered	What is not covered
<p>We will pay you for the amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule</p>	<p>We will not pay you for bodily injury arising</p> <ul style="list-style-type: none">• from any vehicle outside the premises• from any vehicle used for racing, pace making or speed testing• from any communicable disease or condition• in Canada or the United States of America after the total period of stay has exceed 30 days in the period of insurance• for any action brought outside the United Kingdom

Limit of insurance

We will not pay:

- more than GBP 2,000,000 in all in respect of pollution and/or contamination.
- more than GBP 2,000,000 in all, for Part A and C, in respect of other liability covered under section D.
- more than GBP 100,000 for Part B and GBP 2,000,000 for Part D for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing
- the first GBP 250 of each and every claim

Section E - Pedal Cycle Cover

The following cover applies only if the **schedule** shows that it is included

What is covered	What is not covered
<p>The cost of repairing or replacing your pedal cycles following;</p> <ul style="list-style-type: none"> • theft or attempted theft • accidental damage <p>anywhere in the United Kingdom</p>	<p>We will not pay:</p> <p>a) the excess shown in the schedule</p> <p>b) for loss or damage to:</p> <ul style="list-style-type: none"> • tyres • lamps • accessories, unless the cycle is stolen or damaged at the same time <p>c) for damage from mechanical or electrical faults or breakdown</p> <p>d) for loss or damage while the pedal cycle is used for racing or pace making or is let out on hire or is used other than for private purposes</p> <p>e) to replace a stolen pedal cycle(s) unless it was locked to an immovable object or kept in a locked building at the time of the theft</p> <p>f) any amount over GBP 500 unless specified in the schedule</p>

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**

Section F - Money and Credit Card Cover

The following cover applies only if the **schedule** shows that it is included

What is covered	What is not covered
<p>Section C of this insurance extends to cover the following:</p> <ul style="list-style-type: none"> • theft or accidental loss of money • any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit cards(s) within the geographical limits shown in the schedule, <p>provided that</p> <ul style="list-style-type: none"> • within 24 hours (or as soon as practicable) of you discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; and • you have complied with all other conditions under which your credit card(s) were issued to you 	<p>We will not pay:</p> <ul style="list-style-type: none"> a) the excess shown in the schedule b) to make up any shortages due to an error or omission c) for loss of value d) more than GBP 1,000 in any period of insurance

Company Details

We bind ourselves severally and not jointly, that is, in the event of a loss, each of **us** (and our Executors and Administrators) is liable only for **our** own share of **our** syndicates' proportion of the risk.

The Society of Lloyd's is authorised and regulated by the Financial Conduct Authority (FCA) and the United Kingdom Prudential Regulation Authority (PRA) under the Financial Services and Markets Act 2000. The Society of Lloyd's Financial Services Register Firm Number is: 202761.

Further details can be found at:

www.bankofengland.co.uk for the Prudential Regulation Authority and;

www.fca.org.uk for the Financial Conduct Authority

The written authority number B1000P043092016 allows Nilefern Limited (trading as Nelson Policies at Lloyd's) to sign and issue this policy on behalf of Lloyd's Underwriters whose respective shares and syndicate numbers can be obtained by applying to Market Services, Lloyd's, One Lime Street, London EC3M 7HA.

Nilefern Limited (trading as Nelson Policies at Lloyd's) is authorised and regulated by the Financial Conduct Authority. Details of Nilefern Limited (trading as Nelson Policies at Lloyd's firm number 305456) may be checked on the Financial Services Register at www.fca.org.uk/register.